

REMARKS

This application has been reviewed in light of the Office Action dated June 6, 2005. Claims 22, 24, 25, 31-33, 36, 38-45, 56, and 57 are presented for examination, of which Claims 22, 24, 31, 36, 38, 56, and 57 are in independent form. Claims 18, 19, 51, and 55 have been cancelled, without prejudice or disclaimer of the subject matter presented therein, and new Claim 57 has been added to provide Applicants with a more complete scope of protection. No new matter has been introduced to the disclosure of this application by the present Amendment. Favorable reconsideration is requested.

Information Disclosure Statements

Information Disclosure Statements (IDSs) and a corresponding PTO-1449 forms were submitted on March 7, 2001, and March 18, 2003, as evidenced by information available from the PAIR system for the 2001 IDS and the returned receipt postcard bearing the stamp of the U.S. Patent and Trademark Office for the 2003 IDS, a copy of which is attached. For the Examiner's convenience, copies of the 2001 and 2003 IDSs also are attached. Applicants respectfully request the Examiner to return an initialed copy of the PTO-1449 forms, indicating that the references listed thereon have been considered and made of record in the present application.

Allowable Subject Matter

Applicants acknowledge with appreciation the indication that Claims 22, 24, 25, 31-33, 36, 38-45, and 56 have been allowed. Claims 22, 24, 25, 31-33, 36, 38, 40, 41, 43-45, and 56 have been amended as to formal matters and to more clearly define Applicants' invention in

the broadest terms permissible without affecting their allowability. No new matter has been introduced by these amendments. It is respectfully submitted that the amended claims remain allowable over the references of record.

Rejections Under 35 U.S.C. § 103

The Office Action states that Claims 18, 19, 51, and 55 are rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 6,163,771 to Walker *et al.* (Walker) in view of U.S. Patent No. 5,883,810 to Franklin *et al.* (Franklin) and further in view of U.S. Patent Application Publication No. 2003/0028481 of Flitcroft *et al.* (Flitcroft). These claims have been canceled, thus rendering the rejections moot.

New Claim 57

New Claim 57 is submitted to be patentable over any permissible combination of Walker, Franklin, and Flitcroft for at least the reason that Walker is understood to teach away from the feature of "the card authorization system maintaining an active status of the secondary transaction number after the secondary transaction number has been used to facilitate the transaction," as recited in Claim 57.

Instead, Walker states that if a credit card number has already been used, "the number is no longer valid, and the transaction is aborted." (See, for example, reference numerals 1106 and 1107 in Fig. 11A and reference numeral 1124 in Fig. 11B of Walker, and the corresponding discussions at column 12, lines 33-37 and 43-45.)

Similarly, Franklin is understood to teach away from this feature of Claim 57 by stating that "the [transaction] number is only a proxy number for a single purchase. . . . [I]t

cannot be repeated used for other purchases or transactions." (See column 12, lines 10-15, of Franklin.)

Likewise, Flitcroft is understood to teach away from this feature of Claim 57 by stating that "[o]nce authorized, the limited use number is invalidated deactivated [*sic*] so as to ensure that further authorization/charges cannot be made to that number." (See paragraph [0176] of Flitcroft.) Flitcroft further states that "the central card processing software invalidates the card" when the number of transactions permitted for a limited use card is reached. (See paragraph [0177] of Flitcroft.)

The feature of new Claim 57 discussed above is beneficial in situations in which a cardholder has a subscription purchase that is charged periodically (i.e., monthly, quarterly, etc.).

This feature allows a secondary transaction number to be used for the periodic subsequent transactions after the initial transaction, without the subsequent transactions being rejected or aborted due to deactivation of the secondary transaction number. A further discussion of this feature may be found in the specification at, for example, page 4, line 21, to page 5, line 23; page 6, lines 20-27; and page 33, line 7 *et seq.* Such a feature is not found in Walker, Franklin, or Flitcroft.

In view of the foregoing amendments and remarks, Applicants respectfully request favorable reconsideration and an early passage to issue of the present application.

No petition to extend the time for response to the Office Action is deemed necessary for this Amendment. If, however, such a petition is required to make this Amendment

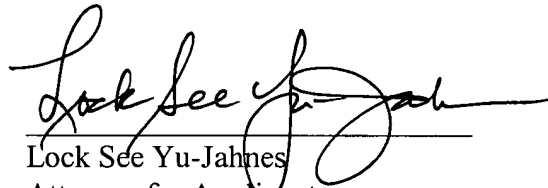
Application No. 09/800,461

timely filed, then this paper should be considered such a petition and the Commissioner is authorized to charge the requisite petition fee to Deposit Account 06-1205.

CONCLUSION

Applicants' undersigned attorney may be reached in our New York Office by telephone at (212) 218-2100. All correspondence should continue to be directed to our address listed below.

Respectfully submitted,


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